



Order Filed on June 8, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Robert L. Schmidt RS5795

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Attorneys for the Debtor

Case No. 17-18319 (CMG)

Chapter 13

Judge: Christine M. Gravelle

Hearing: June 6, 2018

In Re:

CRAIG A. RYNO

Debtor.

**ORDER ALLOWING LATE PROOF OF CLAIM NO. 7 FILED BY THE  
STATE OF NEW JERSEY DIVISION OF TAXATION AND PAYMENT OF  
SAME THROUGH DEBTOR'S CONFIRMED CHAPTER 13 PLAN**

The relief set forth on the following page(s), numbered two  
(2) is hereby ORDERED.

**DATED: June 8, 2018**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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**Debtor:** CRAIG A. RYNO  
**Case No.:** 17-18319 (CMG)  
**Caption of Order:** Order Allowing Late Proof of Claim No. 7  
Filed by the State of New Jersey Division of  
Taxation and Payment of Same Through Debtor's  
Confirmed Chapter 13 Plan

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This matter being opened to the Court by AST & SCHMIDT, P.C., attorneys for debtor, Craig A. Ryno ("Debtor"), upon the filing of a Verified Motion to Allow Late Proof of Claim No. 7 Filed by Internal Revenue Service and Payment of Same Through Debtor's Confirmed Chapter 13 Plan; and the Court having considered the pleadings in support of the motion, and opposition, if any; and the Court having heard oral argument; and good and sufficient cause appearing;

It is on this day hereby:

**ORDERED**, that Proof of Claim No. 7, as appearing on the Claims Register, filed by the State of New Jersey Division of Taxation, as amended on March 13, 2018, be and hereby is allowed as follows:

(i) a priority unsecured claim pursuant to 11 U.S.C. § 507(a)(8) in the amount of \$4,182.40, which shall be paid in full through the Debtor's chapter 13 plan; and

(ii) a general unsecured claim in the amount of \$5,106.37, which shall be paid through the chapter 13 plan as a general unsecured claim, and which shall be dischargeable upon Debtor's completion of the chapter 13 plan and entry of the discharge; and it is further

**ORDERED**, that chapter 13 plan payments shall be modified as follows: \$39,794 paid to date; \$3,634 for one month beginning June 1, 2018; and \$4,289 for 46 months beginning July 1, 2018; and it is

further

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Taxation and Payment of Same Through Debtor's  
Confirmed Chapter 13 Plan

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**ORDERED,** that a copy of this Order shall be served upon the  
chapter 13 standing trustee and the State of New Jersey Division of  
Taxation within 7 days from entry hereof.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Craig A. Ryno  
Debtor

Case No. 17-18319-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db +Craig A. Ryno, 1807 Bay Blvd., Lavallette, NJ 08735-2511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor Franklin Credit Management Corporation  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Charles H. Jeanfreau on behalf of Creditor USAA Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
David A. Ast on behalf of Debtor Craig A. Ryno david@astschmidtlaw.com,  
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com  
Emmanuel J. Argentieri on behalf of Creditor JP Morgan Mortgage Acquisition Corp.  
bk@rgalegal.com  
Rebecca Ann Solarz on behalf of Creditor DLJ Mortgage Capital, Inc. rsolarz@kmlawgroup.com  
Robert L. Schmidt on behalf of Debtor Craig A. Ryno robert@astschmidtlaw.com,  
info@astschmidtlaw.com;david@astschmidtlaw.com  
Stacy-Ann T. Davy on behalf of Creditor NJ Division of Taxation stacy-ann.davy@law.njoag.gov  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11